

<b>WELLS FARGO CREDIT CONTRACT AND SECURITY AGREEMENT</b> No. _____ Date <b>05/12/2008</b>		<b>WELLS FARGO CREDIT CONTRACT AND SECURITY AGREEMENT</b> "We" and "you" mean the Seller above, its successors and assigns. "You" means the Buyer above, and its successors and assigns.
<b>SALE:</b> You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement, the Motor Vehicle described and services specified below. The Vehicle is sold to you in "AS IS" condition, without any warranty, express or implied.		
Description of Motor Vehicle Purchased Year <b>2008</b> Make <b>HYUNDAI</b> Model <b>ACCENT</b>	VIN <b>KRNC049C2U478304</b> Up. No./Year _____ <input type="checkbox"/> New <input checked="" type="checkbox"/> Used	Other: _____

### Completion of Transaction

**SECURITY:** To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessories, equipment, and contents of the Vehicle, and all other property and interests of the Buyer. You also agree to us and give us a security interest in proceeds and premium related to any insurance and service contracts purchased with this Contract.

**PROMISE TO PAY AND PAYMENT TERMS:** You promise to pay us the principal amount of \$ 7054.00, plus finance charges accruing on the unpaid balance at the rate of 15.99 % per year from today's date until paid in full. Finance charges accrue on a 365 day basis. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURE. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

☐ **ADDITIONAL FINANCE CHARGES:** You agree to pay an additional, nonrefundable finance charge of \$ 0.00 that will be paid in cash, added to the Cash Price, or paid periodically with each payment.

☐ **MINIMUM FINANCE CHARGE:** You agree to pay a minimum finance charge of \$ N/A if you pay this Contract in full before we have earned that much in finance charges.

☐ **CHECK COLLECTION CHARGE:** You agree to pay a fee of \$ N/A for each check, negotiable order of withdrawal, share draft, or other negotiable instrument you issue in connection with this Contract that is returned because it has been dishonored.

**DOWN PAYMENT:** You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and roll-back value disclosed in the ITEMIZATION OF AMOUNT FINANCED. ☐ You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

PERCENTAGE RATE The rate of your cash as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you, or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on cash, including your cash payment of _____.
<u>15.99</u> %	<u>\$ 2445.00</u>	<u>\$ 7054.00</u>	<u>\$ 10500.00</u>	<u>\$ 10500.00</u>
<b>Payment Schedule:</b> Your payment schedule will be _____ Number of Payments <u>36</u> Amount of Payments <u>176.00</u>				
<b>TRUTH IN LENDING DISCLOSURE</b> NORTHCT BEGINNING 10/7/2008				

**Security:** You are giving a security interest in the Motor Vehicle purchased.

**Late Charge:** If a payment is more than 10 days late, you will be charged a late fee of 5% of the payment due.

**Prepayment:** If you pay off this Contract early, you ☐ may ☒ not have to pay a Minimum Finance Charge.

☐ If you pay off this Contract early, you will not be entitled to a refund of part of the Additional Finance Charge.

**Contract Provisions:** You can see the terms of this Contract for any additional information about late fees, financing fees, and other charges. You agree to read and understand the terms and conditions of this Contract.

**CREDIT ADVISORY:** Credit risk, credit ability, and other factors may affect your credit rating. We are not a lender and we do not provide loans. We are a credit service and we do not provide loans. We are a credit service and we do not provide loans. We are a credit service and we do not provide loans.

**Credit Life Insurance:** ☐ Single ☐ Joint ☐ Group From \$ N/A Term N/A  
**Credit Disability Insurance:** ☐ Single ☐ Joint ☐ Group From \$ N/A Term N/A

Your signature below means you want (only) the insurance coverage described above. If none for subject, you have elected no coverage to be added.

**PROPERTY INSURANCE:** You must secure the Property Insurance the Contract. You may purchase or provide the insurance through any insurance company authorized to do business in New Hampshire. The common coverage deductible may not exceed \$ N/A. If you get insurance from or through us you will pay \$ N/A of coverage.

This premium is calculated as follows:  
☐ \$ N/A Deductible, Collision Coverage \$ N/A  
☐ \$ N/A Deductible, Comprehensive Cov. \$ N/A  
☐ Fire-Theft and Combined Additional Coverage \$ N/A

**Liability Insurance coverage for bodily injury and motor vehicle damage caused to others is not included in this Contract unless checked and indicated.**  
☐ **SINGLE-INTEREST INSURANCE:** You must purchase single-interest insurance as part of this sale transaction. You may purchase the coverage from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$ N/A for N/A of coverage.

**SERVICE CONTRACT:** With your purchase of the Vehicle, you agree to purchase a Service Contract to cover \_\_\_\_\_  
**2008 HYUNDAI ACCENT**  
 This Service Contract will be in effect for 36 months/36000 miles.

**ASSIGNMENT:** The Financial and Security Agreement is assigned to \_\_\_\_\_  
 The Assignment, phone 1-800-249-3477. The assignment is made ☐ under the terms of a separate agreement. ☐ under the terms of the ASSIGNMENT BY SELLER on page 2. ☐ This assignment is made with recourse.

Signed By William F. Bahr Date 05/12/2008  
 NEW HAMPSHIRE CREDIT ADVISORY CONTRACT AND SECURITY AGREEMENT  
 Modified © 2005, 2006 Wells Fargo Bank, Inc. It should not be reproduced or modified.

Signed By William F. Bahr Date 05/12/2008  
 Signature \_\_\_\_\_  
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ITEMIZATION OF AMOUNT FINANCED	
Vehicle Price (incl. sales tax at _____)	\$ <u>10500.00</u>
Service Contract. Paid to: <u>WELLS FARGO</u>	\$ <u>0.00</u>
Cash Price \$	\$ <u>10500.00</u>
Manufacturer's Rebate \$	\$ <u>N/A</u>
Cash Down Payment \$	\$ <u>N/A</u>
Deferred Down Payment \$	\$ <u>N/A</u>
Total Cash/Trade-in \$	\$ <u>N/A</u>
b. Trade-in Allowance \$	\$ <u>N/A</u>
c. Less: Amount owing \$	\$ <u>N/A</u>
Paid to:	\$ <u>N/A</u>
d. Net Trade-in (b. minus c.) \$	\$ <u>N/A</u>
e. Net Cash/Trade-in (a. plus d.) \$	\$ <u>N/A</u>
Down Payment (a., less e. as 50% if negative)	\$ <u>0.00</u>
Unpaid Balance of Cash Price	\$ <u>7054.00</u>
Paid to Public Officials - Fring Fees	\$ <u>0.00</u>
Insurance Premiums	\$ <u>0.00</u>
Amount to Finance (e., if e. is negative)	\$ <u>0.00</u>
Additional Finance Charge(s), Paid to Seller	\$ <u>0.00</u>
Total	\$ <u>0.00</u>
To:	\$ <u>0.00</u>
To:	\$ <u>0.00</u>
To:	\$ <u>0.00</u>
Total Other Charges/Amounts Paid to Others	\$ <u>0.00</u>
Less: Prepaid Finance Charges	\$ <u>0.00</u>
Amount Financed	\$ <u>7054.00</u>

"We may retain or receive a portion of this amount."

**NOTICE TO BUYER**  
 (1) Read this Contract before signing. (2) You are entitled to an exact copy of the Contract you sign. (3) Under the law, you have the right to pay off in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge.

BY SIGNING BELOW, YOU AGREE TO THE TERMS OF THIS CONTRACT AND TO PAY THE FINANCE CHARGE.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this Contract and retain the right to receive a part of the Finance Charge.

Buyer: \_\_\_\_\_ Date 05/12/2008

Signature \_\_\_\_\_ Date 05/12/2008

Signature \_\_\_\_\_ Date 05/12/2008

Seller: By WILLIAM F. BAHR Date 05/12/2008

Signature William F. Bahr Date 05/12/2008

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